

Assets Quality Analysis of Domestic Banks
October 2025

Unit : NT\$ Million, %

by Institution	Deposit	Profit Before Tax	Loan	Non-performing loan	Bad Debt Reserve	Net Worth	Non-performing Loan Ratio (%)	Coverage Ratio (%)
Bank of Taiwan	5,240,325	29,596	3,448,804	2,952	50,446	526,443	0.09	1,709.14
Land Bank of Taiwan	3,157,832	16,591	2,534,262	2,052	36,989	245,872	0.08	1,802.58
Taiwan Cooperative Bank	4,345,327	21,525	3,097,823	5,030	36,371	297,472	0.16	723.13
First Commercial Bank	3,921,969	26,957	2,761,398	4,700	39,748	303,252	0.17	845.68
Hua Nan Commercial Bank	3,408,169	25,150	2,404,596	3,734	30,291	248,524	0.16	811.16
Chang Hwa Commercial Bank	2,789,258	18,522	2,045,192	3,200	27,116	217,386	0.16	847.43
The Shanghai Commercial & Savings Bank	1,264,421	15,183	892,747	2,733	12,044	200,836	0.31	440.75
Taipei Fubon Bank	3,642,569	37,922	2,504,411	3,136	32,094	311,983	0.13	1,023.54
Cathay United Bank	4,299,112	45,947	2,755,869	3,944	44,379	314,203	0.14	1,125.19
The Export-Import Bank of ROC	0	1,601	223,527	146	3,975	46,580	0.07	2,728.25
Bank of Kaohsiung	299,364	1,262	229,869	849	2,665	26,542	0.37	314.09
Mega International Commercial Bank	3,209,643	30,227	2,378,069	6,269	40,070	369,363	0.26	639.21
Citibank Taiwan Ltd.	341,667	9,515	64,412	1	731	68,515	0.00	94,670.38
O-Bank	309,008	1,956	235,030	1,427	3,015	43,775	0.61	211.29
Taiwan Business Bank	2,147,812	13,380	1,678,028	3,217	22,194	144,733	0.19	689.96
Standard Chartered Bank (Taiwan)	624,613	6,001	321,613	312	5,308	54,895	0.10	1,700.34
Taichung Commercial Bank	841,364	8,763	635,470	1,176	7,631	89,180	0.19	649.10
Kings Town Bank	284,515	3,959	226,634	41	3,975	57,784	0.02	9,715.76
HSBC Bank(Taiwan)	578,972	10,731	331,777	281	4,330	67,654	0.08	1,543.01
Bank of Taipei	82,347	270	61,692	93	732	6,110	0.15	783.01
Hwatai Bank	236,637	1,269	187,679	1	3,008	16,541	0.00	471,338.19
Shin Kong Commercial Bank	1,179,252	5,750	888,971	1,094	11,291	81,071	0.12	1,031.81
Sunny Bank	706,404	5,256	525,082	854	6,295	56,329	0.16	736.97
Bank of Panhsin	301,424	1,515	232,274	847	2,822	24,441	0.36	333.14
Cota Commercial Bank	194,221	1,118	151,359	813	1,860	16,637	0.54	228.95
Union Bank of Taiwan	831,261	5,954	636,410	1,380	7,572	83,733	0.22	548.76
Far Eastern International Bank	710,635	3,886	510,928	276	6,393	69,142	0.05	2,313.54
Yuanta Bank	2,052,983	11,602	1,391,407	781	16,518	153,477	0.06	2,115.85
Sinopac Bank	2,316,203	20,975	1,669,421	2,909	22,631	197,996	0.17	778.04
E. Sun Commercial Bank, Ltd.	3,531,363	33,066	2,520,316	3,734	30,145	285,726	0.15	807.38
KGI Bank	671,776	6,777	515,947	928	6,522	77,091	0.18	702.89
DBS Bank (Taiwan) Ltd	829,003	8,845	541,423	1,023	7,913	101,561	0.19	773.60
Taishin International Bank	2,514,115	21,387	1,866,252	2,843	23,463	210,584	0.15	825.27
EnTie Commercial Bank	344,139	1,428	255,947	486	3,870	35,743	0.19	795.79
Chinatrust Commercial Bank	4,666,368	55,072	3,415,984	4,723	41,936	417,016	0.14	887.97
Next Bank	54,906	-869	32,279	6	377	7,950	0.02	6,229.64
Line Bank	83,974	-505	73,289	147	797	15,961	0.20	542.93
Rakuten International Commercial Bank	41,896	-508	22,278	5	244	7,236	0.02	4,628.31
Total	62,054,848	507,077	44,268,471	68,139	597,762	5,499,337	0.15	877.27

Note:

1:Inclusion: 38 domestic banks

2:Source : Provided by individual institution

3.Rakuten International Commercial Bank, Line Bank, and Next Bank officially commenced operations on January 19, 2021, April 22, 2021, and March 29, 2022, respectively.

4.Taipei Fubon Bank merged with Jib Sun International Bank on April 1st,2023.